



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)  
SALDUTTI LAW GROUP  
Rebecca K. McDowell, Esquire – RM3223  
1040 Kings Highway North, Suite 100  
Cherry Hill, NJ 08034  
(856) 779-0300  
Counsel for TD Bank, N.A.

Order Filed on March 28, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Nickalos and Natalia Valderrama,  
Debtors.

Case No.: 21-16938-MBK

Chapter: 13

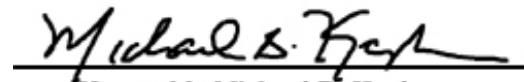
Hrg Date:

Judge: Hon. Michael B. Kaplan

**CONSENT ORDER TO ALLOW LATE CLAIM**

The relief set forth on the following page is hereby ORDERED.

**DATED: March 28, 2022**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page 2

Debtors: Nickalos and Natalia Valderrama

Case No. 21-16938-MBK

Caption of Order: Consent Order to Allow Late Claim

---

This matter having come before the Court upon agreement of TD Bank, N.A. ("TD Bank") and Debtors Nickalos and Natalia Valderrama ("Debtors"); Debtors being indebted to TD Bank as a result of a business loan; Debtors having noticed TD Bank at a post office box intended for consumer credit card payments, such that notice of the bankruptcy did not reach the appropriate department at TD Bank in advance of the bar date for filing claims; and Debtor having agreed to allow the claim notwithstanding its late filing; now therefore;

It is hereby ORDERED that TD Bank, N.A. may file a general unsecured claim within seven (7) days of the date of entry of this Order, and such claim shall be paid by the Chapter 13 Trustee in accordance with the confirmed plan and the priority scheme set forth in the Bankruptcy Code.

/s/ Rebecca K. McDowell

Rebecca K. McDowell, Esq.  
Saldutti Law Group  
1040 Kings Highway North, Suite 100  
Cherry Hill, NJ 08034  
(856) 324-5014  
[rmcowell@slgcollect.com](mailto:rmcowell@slgcollect.com)  
Counsel for TD Bank, N.A.

/s/ Andre L. Kydala

Andre L. Kydala, Esq.  
12 Lower Center St.  
PO Box 5537  
Clinton, NJ 08809  
(908) 735-2616  
[kydalalaw@aim.com](mailto:kydalalaw@aim.com)  
Counsel for the Debtors

In re:  
Nickalos Valderrama  
Natalia Valderrama  
Debtors

Case No. 21-16938-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 28, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:**

**Recip ID** **Recipient Name and Address**  
db/jdb + Nickalos Valderrama, Natalia Valderrama, 786 County RD 519, Frenchtown, NJ 08825-3032

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andre L. Kydala	on behalf of Joint Debtor Natalia Valderrama kydalalaw@aim.com kydalalaw@aim.com
Andre L. Kydala	on behalf of Debtor Nickalos Valderrama kydalalaw@aim.com kydalalaw@aim.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Rebecca Ann Solarz	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Mar 28, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor MIDFIRST BANK rsolarz@kmllawgroup.com

Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8